

Remarks

Claim 6 has been amended as suggested to overcome the rejection on the grounds of indefiniteness. Claims 1 through 17 have been amended to more clearly define the claimed method and distinguish the method over the method recited in the Lawrence Patent principally relied upon in the rejection of Applicant's claims. New claim 18 has been added.

The Lawrence Patent is voluminous in describing the scope and nature of data acquisition. However, it essentially does little more than disclose a very simple method of accumulating, storing and disbursing such data, involving a data gatherer and a data user which accesses data accumulated by the gatherer. In particular, the data gatherer is simply a risk management clearing house which gathers risk data from multiple sources, stores such data in a database and provides access to such data to subscribers. The user is typically a financial institution involved in a contemplated financial transaction with a prospective risk subject, which as a subscriber to the services of the risk management clearing house is able to query the database of the risk management clearing house for risk data which it may utilize in the contemplated financial transaction with the risk subject. The arrangement involves only two parties, i.e., the risk management clearing house which gathers, stores and disburses risk data, and the financial institution which draws upon the risk data of the risk management clearing house.

In support of such interpretation of the Lawrence arrangement, Applicant would invite attention to Paragraph 0014 of the Lawrence specification in which it clearly states that the "...present invention provides a method for managing risk associated with government regulation, which includes gathering data relevant to regulation from multiple sources and aggregating the data gathered accordingly to risk variables. An inquiry relating to a risk subject can be received and portions of the aggregated data can be associated with the risk subject."

Attention further is invited to proposed claim 1 which simply provides for a method comprising gathering data from multiple sources, aggregating the data gathered, receiving an inquiry relating to a risk subject, associating portions of the aggregated data with the risk subject and transmitting the associated portions of the aggregated data.

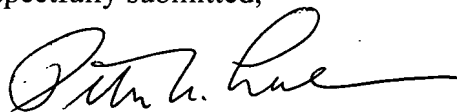
In contrast to the method disclosed in Lawrence, the claimed invention involves a first party which may be interested in seeking the services of a vendor or second party, in which the seeking of such services would require conveying confidential information of the first party to the second party, and in which the first party would be wanting to be assured that such second party had adopted, implemented and observed all requirements for the handling of confidential information; and a third party which would render a service to the first party and possibly the second party by acquiring from the second party and storing information on the second party's adoption, implementation and observance of security measures relating to the handling of confidential information, and rendering a service to the first party and parties similar to such first party providing assurances of the adoption, implementation and observances of security measures by second party entities. The claimed method does not involve simply the accumulation of data by a second party entity and the accessing of such data of the second party entity by a first party entity but the accumulation of compliance data of a second party entity by a third party entity and the rendering of a service by the third party entity to a first party entity in providing assurances of compliance of a second party entity upon query of a first party entity. The claimed invention is particularly beneficial to first and second party entities in that a second party entity need only demonstrate in detail its compliance with security measures only to a single entity, i.e., the third party entity, and may refer all inquiries from first party entities regarding compliance with required security measures to such third party entity. The invention

further facilities for a first party entity the assurance of the compliance with security measures of a number of prospective second party entities, simply by a single inquiry to the third party entity.

The invention further contemplates multiple first party entities, multiple second party entities and a single third party entity in which the single third party entity obtains from the second party entities assurances of compliance with security measures and stores such assurance data, and provides such assurance data to first party entities upon request under a service subscription arrangement. The invention facilitates not only the acquisition of the assurances of compliance by second party entities of security measures of second party entities but the effort otherwise involved in demonstrating the compliance of a second party entity with the required security measures upon each inquiry of a first party entity.

In view of the foregoing, it respectfully is requested that the rejection of the claims as being anticipated by Lawrence be withdrawn, such claims be allowed and further that the application be passed to issue. The Commissioner is hereby authorized to charge any underpayment of fees or credit any overpayment of fees in connection with this communication to Deposit Account 19-4375.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Peter N. Lalos", with a stylized, flowing script.

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